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American Reserve Fund,
New York

Banks and trust
companies of New York...

New York

c1902

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Boston, Philadelphia... statistics as per latest
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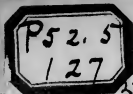
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Booklet No. 5.

BANKS
AND
TRUST COMPANIES
OF
NEW YORK, BROOKLYN,
BOSTON, PHILADELPHIA, BALTIMORE,
AND LEADING
CITIES OF NEW JERSEY.

STATISTICS AS PER LATEST OFFICIAL REPORTS,
OF

National Banks, at close of business, Nov. 25, 1902
State Banks, " " Dec. 4, 1902

Trust Companies	{	of New York, Brooklyn,	
		Baltimore & New Jersey,	Dec. 31, 1902
		of Boston, - -	Oct. 31, 1902
		of Philadelphia, -	Nov. 12, 1902

MARKET QUOTATIONS FOR STOCKS OF SUCH INSTITUTIONS,
DECEMBER 31, 1902.

AMERICAN RESERVE FUND,
31 NASSAU STREET,
NEW YORK.
TELEPHONE 1061 CORTLANDT.

THIS Preliminary Statement has been prepared by the AMERICAN RESERVE FUND to meet the immediate requirements of its friends and correspondents during the time required to analyze and tabulate as of Dec. 31, 1902, the data herein contained.

In addition to all that is contained in this Preliminary Statement, the regular Annual Booklet of the FUND, to be issued early in February, will include tables showing returns to Original and Present Investors; proportion of Deposits to Capital and Paid-in Surplus; rate of earnings and rate of dividend to Investor on Market Value of stock Dec. 31, 1902; change in Market Value of Shares during the year; total increase in Market Value over Subscribed Value of Shares; annual average increase in value of Shares over Subscribed Value for entire period of existence in addition to all dividends; and other statistical information.

American Reserve Fund.

OFFICERS.

ALBERT O. FIELD,	President.
CHARLES A. BROOKS,	Treasurer.
GEORGE C. STEVENS,	Secretary.
CHAS. HOWARD WILLIAMS,	Counsel.

DIRECTORS.

CHARLES A. BROOKS, 31 Nassau Street, New York.
ALBERT O. FIELD, Orange, N. J.
SOLOMON WRIGHT, President, Wright's Health Underwear Co., 75 Franklin Street, New York.
CHAS. HOWARD WILLIAMS, Lawyer, 31 Nassau Street, New York.
GEORGE C. STEVENS, of Samuels, Cornwall & Stevens, Insurance Brokers, 62 William Street, New York.

GENERAL DEPOSITORY OF FUNDS AND REGISTRAR OF STOCK:

NEW JERSEY TITLE GUARANTEE AND TRUST CO.,
83 MONTGOMERY ST., JERSEY CITY, N. J.

OFFICES.

31 NASSAU STREET,	83 MONTGOMERY ST.,
NEW YORK CITY.	JERSEY CITY, N. J.

TELEPHONE 1061 CORTLANDT.

STATEMENT concerning the Banks of New York, showing the Capital Values as per last Official Statements, Dividends paid 1890

NEW YORK CITY NATIONAL BANKS. As per Official Reports, Nov 25, 1902.	Commenced Business.	CAPITAL STOCK AT PAR.	Par Value.	Subscribed or Paid-in Value.	Surplus and Undivided Profits.	Book Value.		Change.
						Dec. 31, 1901.	Dec. 31, 1902.	
American Exchange.....	1838	\$5,000,000	\$100	\$100	\$3,546,288	167	171	+ 4
Astor	1808	350,000	100	100	485,888	223	239	+16
Broadway.....	1849	1,000,000	25	25	1,938,764	263	294	+31
Butchers & Drovers.....	1864	300,000	25	25	91,641	123	131	+ 8
Central.....	1864	1,000,000	100	100	622,622	160	162	+ 2
Chase.....	1877	1,000,000	100	100	3,383,850	368	438	+70
Chatham.....	1851	450,000	25	25	1,041,375	322	331	+ 9
Chemical.....	1844	300,000	100	100	7,368,173	2499	2556	+57
Citizens.....	1851	1,550,000	100	150	632,781	167	141	....
City.....	1812	10,000,000	100	100	15,394,495	166	162	- 4
Commerce.....	1839	10,000,000	100	100	7,959,362	171	180	+ 9
Consolidated National.....	1902	1,000,000	100	200	1,012,995	201	211	+10
East River.....	1852	250,000	25	25	148,990	165	160	- 5
Equitable.....	1902	300,000	100	100	1,795	101	1	-
First Nat.....	1863	10,000,000	100	100	12,831,609	213	228	+15
Fourth Nat.....	1864	3,000,000	100	100	2,786,862	187	193	+ 6
Fifth Nat.....	1864	200,000	100	100	411,183	288	306	+18
Gallatin.....	1831	1,000,000	50	50	2,119,414	300	312	+12
Garfield.....	1881	1,000,000	100	100	1,309,930	220	231	+11
Hanover.....	1851	3,000,000	100	100	6,061,671	288	302	+14
Importers & Traders.....	1855	1,500,000	100	100	6,433,157	515	529	+14
Irving.....	1851	500,000	50	50	1,033,478	198	203	+ 5
Leather Manufacturers.....	1832	600,000	100	100	561,265	186	194	+ 8
Liberty.....	1891	500,000	100	100	1,805,379	255	281	+26
Lincoln.....	1883	300,000	100	100	1,218,829	446	506	+60
Market & Fulton.....	1852	900,000	100	100	1,095,190	215	222	+ 7
Mechanics.....	1810	2,000,000	25	25	2,635,591	220	232	+12
Mercantile.....	1865	1,000,000	100	100	1,517,722	238	252	+14
Merchants.....	1820	2,000,000	50	50	1,289,337	159	164	+ 5
Merchants Exchange.....	1829	600,000	50	50	306,899	144	151	+ 7
New Amsterdam.....	1887	500,000	100	100	577,561	364	415	+51
New York, N. B. A.....	1784	2,000,000	100	100	2,386,098	211	219	+ 8
N. Y. County.....	1855	200,000	100	100	611,175	399	406	+ 7
N. Y. Nat. Exchange.....	1851	500,000	100	100	357,511	167	171	+ 4
North America.....	1851	2,000,000	100	100	2,026,076	210	201	- 9
Northern.....	1902	3,000,000	100	166	210,089	170	170	....
Park**.....	1856	2,000,000	100	100	4,624,761	304	331	+27
Phenix.....	1810	1,000,000	20	20	317,931	127	132	+ 5
Seaboard.....	1852	300,000	100	100	1,214,315	307	343	+36
Second Nat.....	1863	300,000	100	100	1,222,299	451	507	+56
Seventh Nat.....	1901	2,479,172	100	130	168,491	101	106	+ 5
Shoe & Leather.....	1853	1,000,000	100	100	307,361	122	131	+ 9
Thirty-fourth Street.....	1902	200,000	100	200	200,000	200	200	....
United.....	1902	1,000,000	100	120	230,132	123	123	....
*United States.....	1902	500,000	100	110	488,834	176	198	+22
*Western.....	1887	2,100,000	100	100	3,336,027	221	259	+38

* To be consolidated and Capital and Surplus increased.
+ Increase. - Decrease.
§ Re-organized 1901.

Quotations and Book Values are

Stock, Surplus, Undivided Profits and Deposits, together with Book to 1902, and Market Values as of December 31, 1902.

DEPOSITS. Week ending Dec. 27, 1902.	Dividend Rate. Per Annum.												Market Value. Price Bid.		Change.	
	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	Dec. 31, 1901.		Dec. 31, 1902.
\$21,880,000	7	7	7	7	7	7	7	7	7	7	7	8	8	280	270	- 10
4,161,000	16	16	16	14	12	12	12	12	12	12	12	12	20	700	750	+ 50
5,502,900	16	16	16	14	12	12	12	12	12	12	12	12	12	410	300	-110
2,123,100	8	8	8	8	8	8	8	7	6	6	3	1	...	140	150	+ 10
11,132,000	7	7	7	7	7	7	7	7	7	8	8	8	8	180	175	- 5
44,610,300	10	10	10	10	10	10	10	10	10	10	12	12	12	700	750	+ 50
5,780,700	12	16	16	16	16	16	16	16	16	16	16	16	16	325	340	+ 15
22,922,400	150	150	150	150	150	150	150	150	150	150	150	150	150	4100	4300	+200
6,403,200	7	7	7	7	7	7	7	7	7	7	6	6	6	225	190	- 35
104,366,700	15	15	15	15	15	15	15	15	15	15	6	6	6	600	4300	....
55,585,200	8	8	8	8	8	8	8	8	8	8	8	8	8	360	310	- 50
2,005,800	...	...	...	...	...	...	...	...	...	...	...	...	...	200	...	....
1,407,500	8	8	8	8	8	8	8	8	8	8	8	8	12	150	160	+ 10
547,700	...	...	...	...	...	...	...	...	...	...	...	...	...	115	...	....
68,453,500	100	100	100	100	100	100	100	100	100	100	50	20	775	770	- 5	
20,381,100	7	7	7	7	7	7	7	7	7	7	7	7	7	235	225	- 10
2,511,400	6	6	6	6	16	16	14	12	12	12	12	12	12	300	375	+ 70
5,336,200	12	12	12	12	12	12	12	12	12	12	12	12	12	410	425	+ 15
7,132,900	...	...	...	...	...	...	...	...	40	40	50	12	20	500	500	....
55,514,800	7	7	7	10	10	10	10	10	10	10	10	10	10	675	690	+ 45
19,967,000	14	14	20	20	20	20	20	20	20	20	20	20	20	600	650	+ 50
4,150,000	8	8	8	8	8	8	8	8	8	8	8	8	8	200	245	+ 45
5,665,800	10	10	10	10	10	10	10	10	10	10	10	10	10	255	260	+ 5
7,311,800	...	...	...	...	...	...	...	...	...	...	...	...	20	600	4590	....
12,958,400	3	6	7	10	10	10	11	12	12	18	18	18	18	950	975	+ 25
6,287,200	8	8	8	10	10	10	10	10	10	10	10	10	10	250	260	+ 10
13,166,000	8	8	8	8	8	8	8	8	8	8	8	8	8	285	285	....
13,073,100	6	6	6	6	7	7	6	6	6	6	6	6	6	265	325	+ 60
13,728,000	7	7	7	7	7	7	7	7	7	7	7	7	7	190	176	- 14
5,615,900	6	6	6	6	6	6	6	6	6	6	6	6	6	150	160	+ 10
7,003,600	...	...	...	...	...	...	...	...	...	10	10	100	32	1400	4550	....
15,657,000	10	10	10	10	10	10	10	10	10	10	10	10	10	320	335	+ 15
4,741,800	10	10	10	10	10	10	10	10	10	10	150	50	75	1500	1500	....
5,548,500	6	6	6	6	6	6	6	2	...	...	...	...	...	210	275	+ 65
12,840,900	6	6	6	6	6	6	6	6	6	6	6	6	6	290	225	- 65
714,100	...	...	...	...	...	...	...	...	...	...	...	...	...	166	...	....
59,754,000	9	10	10	10	10	10	10	10	10	12	12	15	15	620	626	+ 6
4,608,000	6	6	6	6	6	6	6	6	6	6	6	6	6	115	130	+ 15
13,262,000	6	6	6	6	6	6	6	6	6	6	6	6	6	450	600	+150
10,440,000	12	12	12	12	12	12	12	12	12	12	12	12	12	695	680	- 15
5,053,200	6	6	6	6	6	6	3	...	6	...	...	...	...	115	115	....
5,777,500	8	8	8	8	6	...	...	...	3	4	4	4	4	135	180	+ 45
1,534,500	...	...	...	...	...	New	...	...	Bank.	...	...	...	...	130	...	....
3,935,700	...	...	...	...	...	...	...	...	...	...	...	...	...	350	...	....
44,431,000	2	3	6	6	5	...	...	...	...	...	...	...	...	615	595	- 20

+ Capital Stock to be increased to \$1,000,000.
* New Stock. + To be consolidated.
** Capital Stock to be increased to \$3,000,000.

per cent. not dollars per share.

STATEMENT concerning the Banks of New York, showing the Capital Values as per last Official Statements, Dividends paid 1890

NEW YORK CITY STATE BANKS As per Official Reports, December 4, 1902.	Commenced Business.	CAPITAL STOCK AT PAR.	Par Value.	Subscribed or Paid in Value.	Surplus and Undivided Profits.	Book Value.		Change.	
						Dec. 31, 1901.	Dec. 31, 1902.		
America	1812	\$1,500,000	\$100	\$100	\$3,447,245	312	330	+ 18	
Bowery	1865	250,000	100	100	.....	404	.....	.....
Colonial	1892	100,000	100	125	189,032	248	289	+ 41	
Columbia	1883	300,000	100	100	257,359	174	186	+ 12	
Corn Exchange	1853	1,400,000	100	100	.....	232	261	+ 29
.....	1902	600,000	100	350	3,225,480	.....	.....	.....
Century	1901	100,000	100	150	52,982	161	153	- 8	
Empire State **	1902	100,000	100	200	100,000	.....	200	.....
Federal	1902	100,000	100	100	.....	.....	100	.....
Fidelity	1900	200,000	100	150	107,545	147	154	+ 7	
Fifth Avenue	1875	100,000	100	200	1,591,166	1524	1691	+167	
Fourteenth Street	1888	100,000	100	166	90,382	183	190	+ 7	
Gansevoort	1889	200,000	50	50	54,421	114	127	+ 13	
German-American	1872	750,000	75	75	460,149	155	161	+ 6	
German Exchange	1872	200,000	100	100	634,741	393	417	+ 24	
Germania	1869	200,000	100	100	837,576	518	519	+ 1	
Greenwich	1855	200,000	25	25	211,042	188	206	+ 18	
Hamilton	1888	200,000	100	133 1/2	114,133	151	157	+ 6	
Jefferson	1901	200,000	100	100	207,811	127	152	+ 25
.....	1902	200,000	100	155	.....	.....	.....	.....
Manhattan	1799	2,050,000	50	50	2,310,241	203	213	+ 10	
Metropolis	1871	300,000	100	100	1,286,867	484	229	.....
.....	1902	700,000	100	100	.....	.....	.....	.....
Mechanics & Traders	1830	400,000	25	25 1/2	367,052	133	152	+ 19	
.....	1902	300,000	25	105 1/2	.....	.....	.....	.....
Mount Morris	1880	250,000	100	100	94,802	130	138	+ 8	
Mutual	1890	200,000	100	100	184,454	184	192	+ 8	
Nassau	1852	500,000	50	50	307,321	158	161	+ 3	
Nineteenth Ward	1884	200,000	100	100	179,866	176	199	+ 23	
.....	1853	300,000	25	25	419,200	238	240	+ 2	
Oriental	1850	422,700	50	50	554,307	223	231	+ 8	
Pacific	1851	200,000	25	25	373,297	277	287	+ 10	
Peoples	1891	100,000	100	200	231,094	316	332	+ 16	
Plaza	1883	1,000,000	100	100	453,298	142	145	+ 3	
Produce Exchange	1887	100,000	100	100	107,861	229	208	- 21	
Riverside	1890	100,000	100	100	418,253	418	518	+100	
State	1888	200,000	100	100	88,183	128	144	+ 16	
Twelfth Ward	1901	100,000	100	150	66,321	159	166	+ 7	
Twenty-Third Ward	1888	100,000	100	100	87,400	176	187	+ 11	
Varick	1901	100,000	100	150	66,321	159	166	+ 7	
Washington Heights	1901	100,000	100	200	108,469	198	208	+ 10	
Washington	1900	100,000	100	125	50,981	132	151	+ 19	
West Side	1869	200,000	100	100	490,467	326	345	+ 19	
Yorkville	1893	100,000	100	150	269,441	331	369	+ 38	

c Capital and Surplus to be increased.

+ Increase.

- Decrease.

** No statement made.

‡ New Stock.

‡ Capital Stock to be increased.

Quotations and Book Values are

Stock, Surplus, Undivided Profits and Deposits, together with Book to 1902, and Market Values as of December 31, 1902.

DEPOSITS. Week ending Dec. 27, 1902.	Dividend Rate. Per Annum.												Market Value. Price Bid.		Change.
	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	Dec. 31, 1901.	Dec. 31, 1902.
\$20,580,700	8	8	8	8	8	15	14	14	14	14	16	18	525	545	+ 20
3,075,000	12	12	12	12	12	12	16	12	12	12	12	18	300	325	+ 25
2,607,100	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	300	375	+ 75
3,671,500	6	6	8	8	8	8	8	8	8	8	8	8	340	350	+ 10
26,686,000	11	12	12	12	12	12	12	12	12	12	12	12	440	420	- 20
165,700	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	165	160	- 5
.....
665,000	.....	.....	.....	.....	.....	New	Bank.	.....	.....	.....	.....	.....	225	215	- 10
9,196,300	100	100	100	100	100	100	100	100	100	100	100	100	3250	3700	+450
2,175,000	.....	.....	.....	6	6	6	6	6	6	6	6	6	165	210	+ 45
1,799,600	.....	.....	.....	2 1/2	.....	.....	.....	.....	.....	.....	.....	.....	140	140	.....
3,774,200	6	6	7	7	6 1/2	6	6	6	6	6	6	6	140	160	+ 20
3,510,400	12	12	16	16	16	16	16	10	10	10	12	14	335	350	+ 15
4,752,800	10	10	10	10	10	10	10	10	10	10	16	18	500	600	+100
1,100,800	6	6	6	6	6	6	6	6	6	6	6	6	170	350	+180
2,040,500	.....	.....	.....	.....	.....	5 1/2	6	6	6	6	6	6	160	170	+ 10
1,259,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	165	160	- 5
21,796,000	7	7	7	7	7	8	8	8	8	10	10	10	315	325	+ 10
8,352,100	10	10	11	12	12	12	12	12	12	12	12	12	650	750	+100
4,070,000	10	8	8	9	6	6	9	6	6	.....	.....	8	150	165	+ 15
3,004,700	6	6	6	6	6	6	.....	.....	.....	.....	.....	.....	150	210	+ 60
2,474,200	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	190	280	+ 90
3,048,000	8	8	8	8	8	8	8	8	8	8	8	8	190	200	+ 10
1,966,000	.....	6	6	6	6	6	6	3	.....	.....	.....	.....	150	150	.....
4,024,100	10	10	10	10	10	10	10	10	10	10	10	10	175	230	+ 55
3,787,401	8	8	8	8	8	8	8	8	8	8	8	8	210	245	+ 35
2,810,800	10	10	10	10	10	10	10	10	10	10	10	10	250	285	+ 35
2,843,800	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	510	600	+ 90
3,735,100	6	6	6	6	6	6	6	6	6	6	6	7	165	170	+ 5
1,005,000	.....	.....	.....	.....	.....	6	6	6	8	8	8	8	225	300	+ 75
6,653,300	.....	.....	.....	.....	.....	.....	6	6	8	13	20	20	500	700	+200
1,992,600	.....	.....	.....	.....	.....	.....	6	6	6	6	3	6	110	110	.....
1,456,000	.....	.....	.....	.....	.....	2 1/2	5	5	5	5	5	5	110	125	+ 15
786,800	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	225	210	- 15
380,900	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	200	200	.....
786,800	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	200	200	.....
3,324,000	12	12	12	12	12	12	12	12	12	12	12	12	600	575	- 25
1,543,200	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6	240	275	+ 35

per cent. not dollars per share.

STATEMENT concerning the Banks of Brooklyn, showing the Capital Values as per last Official Statements, Dividends paid 1890

BROOKLYN BANKS.	Commenced Business.	CAPITAL STOCK AT PAR.	Par Value.	Subscribed or Paid-in Value.	Surplus and Undivided Profits.	Book Value.		Change.
						Dec. 31, 1901.	Dec. 31, 1902.	
NATIONAL.								
As per Official Reports, Nov. 25, 1902.								
City.....	1850	\$300,000	\$ 50	100	\$592,154	294	297	+ 3
First.....	1852	300,000	100	100	550,577	280	283	+ 3
Manufacturers.....	1865	252,000	30	30	496,511	285	297	+12
Nassau.....	1859	300,000	100	100	646,194	316	315	- 1
Sprague.....	1883	200,000	100	100	267,322	224	234	+10
STATE.								
As per Official Reports, Dec. 4, 1902.								
Bedford.....	1886	\$150,000	\$100	100	\$142,839	185	195	+10
Borough.....	1902	100,000	100	125	28,879	....	125	....
Broadway.....	1888	100,000	100	100	210,446	286	310	+24
Brooklyn.....	1832	300,000	50	150	170,647	154	157	+ 3
Coney Isl. & Bath Beach.....	1902	100,000	100	125	30,088	....	130	....
Eighth Ward.....	1893	100,000	100	125	18,088	133	118	-15
Fifth Avenue.....	1889	100,000	100	125	87,927	177	188	+11
Mechanics.....	1852	500,000	50	50	383,545	172	177	+ 5
Merchants.....	1895	100,000	50	50	40,687	127	141	+14
North Side.....	1889	100,000	100	150	158,791	245	259	+14
Peoples.....	1893	100,000	50	75	150,586	226	251	+25
Seventeenth Ward.....	1889	100,000	100	157	79,829	179	180	+ 1
Twenty sixth Ward.....	1889	100,000	100	140	62,318	157	162	+ 5
*Union.....	1893	200,000	100	150	121,048	164	161	- 3
Wallabout.....	1889	100,000	100	125	68,172	161	168	+ 7

* Absorbed the Kings County Bank.
+ Increase.
- Decrease.

Quotations and Book Values are

Stock, Surplus, Undivided Profits and Deposits, together with Book to 1902, and Market Values as of December 31, 1902.

DEPOSITS.	Dividend Rate Per Annum.												Market Value. Price Bid.		Change.	
													Dec. 31, 1901.	Dec. 31, 1902.		
	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902			
\$3,475,739	20	20	20	20	20	20	20	20	14	14	14	14	14	300	290	-10
4,987,064	16	16	16	16	16	16	16	16	16	16	16	16	16	295	375	+80
3,345,120	..	..	8	8	8	8	8	8	8	10	10	10	10	285	325	+40
4,995,656	12	12	12	12	12	12	12	12	12	12	12	16	16	350	350	....
1,053,810	6	6	6	6	6	6	6	6	6	6	6	6	6	200	200	....
\$1,644,761	6	6	8	8	8	8	8	8	8	8	8	8	8	225	225	....
New Bank	..	..	..	..	..	..	..	..	..	..	..	..	..	100	100	....
1,609,386	..	3	6	6	6	6	7	8	9	10	10	10	10	250	300	+50
1,466,100	8	8	8	8	8	7 1/2	7	7	7	7	7	7	7	120	130	+10
New Bank	..	..	..	..	..	..	..	..	..	..	..	..	..	125	125	....
389,613	..	..	..	..	..	..	..	..	..	..	..	..	..	85	75	-10
738,912	..	5	6	6	5 1/2	4 1/2	5	5	5	5	6	6	6	100	120	+20
4,504,529	12	12	12	12	12	12	12	12	10	10	10	10	10	217 1/2	220 1/2	+ 3
919,864	..	..	..	..	..	..	..	..	..	..	..	..	..	100	110	+10
941,880	..	..	..	..	6	6	6	6	6	6	6	7	6	180	210	+30
1,357,915	..	..	..	..	..	..	..	..	..	..	..	..	..	206	206	....
604,728	6	6	6 1/2	7	7	6	..	..	..	..	..	..	6	130	130	....
624,367	..	..	6	6	6	6	6	6	6	6	6	6	6	140	135	- 5
1,342,743	..	..	..	..	4	4	4	2	0	0	2 1/2	5	5	140	140	....
829,681	..	..	..	5	5	5	5	5	5	5	5	5	5	105	105	....

per cent. not dollars per share.

STATEMENT concerning the Trust Companies of New York and Brooklyn,
together with Book Values as per last Official Statements, Dividends

NEW YORK CITY TRUST COMPANIES. As per Official Statements, Dec. 31, 1902.	Commenced Business.	CAPITAL STOCK AT PAR.	Par Value.	Subscribed or Paid-in Value	Surplus and Undivided Profits.	Book Value.		Change.
						Dec. 31, 1901.	Dec. 31, 1902.	
\$Atlantic.....	1887	\$1,500,000	100	150	\$1,126,600	168	175	+ 7
Bowling Green.....	1893	2,500,000	100	200	2,956,359	216	218	+ 2
Broadway.....	1902	700,000	100	150	378,145	....	154	....
Cent. Realty B. & T.....	1900	1,000,000	100	150	7,828,970	270	1492	....
Cent. Realty B. & T.....	1902	1,000,000	100	600	7,828,970	270	1492	....
Central.....	1872	1,000,000	100	100	13,176,887	1335	1418	+ 83
City.....	1899	1,000,000	100	200	1,666,718	249	267	+ 18
Colonial.....	1897	1,000,000	100	150	1,379,738	222	238	+ 16
Continental.....	1890	500,000	100	150	3,144,670	309	414	+ 105
Continental.....	1890	500,000	100	150	3,144,670	309	414	+ 105
† Equitable.....	1902	1,000,000	100	150	619,485	....	202	....
Equitable.....	1902	1,000,000	100	200	953,390	....	195	....
Empire State.....	1902	500,000	100	200	510,139	....	202	....
Farmers Loan & T.....	1822	1,000,000	25	25	7,007,480	760	800	+ 40
Fifth Avenue.....	1895	1,000,000	100	200	1,287,436	209	229	+ 20
Guardian.....	1902	1,000,000	100	200	1,010,653	....	202	....
Guaranty.....	1894	2,000,000	100	125	5,369,398	338	368	+ 30
Knickerbocker.....	1884	1,000,000	100	100	1,065,435	250	297	+ 47
Lincoln.....	1902	500,000	100	200	523,509	....	205	....
Mutual Alliance.....	1902	500,000	100	200	513,026	....	203	....
McVicker Realty.....	1902	500,000	100	200	541,609	....	208	....
Manhattan.....	1888	1,000,000	30	30	2,092,542	274	309	+ 35
Mercantile.....	1873	2,000,000	100	100	5,657,634	366	383	+ 17
Merchant's.....	1900	500,000	100	300	1,455,098	352	391	+ 39
Metropolitan.....	1881	1,000,000	100	100	2,369,577	303	337	+ 34
Morton.....	1889	2,000,000	100	250	5,815,982	328	391	+ 63
N. Y. Life Ins. & T.....	1830	1,000,000	100	100	4,152,432	500	515	+ 15
N. Y. Security.....	1889	1,000,000	100	150	4,044,570	404	504	+ 100
North American.....	1900	2,000,000	100	225	3,006,670	239	250	+ 11
Real Estate.....	1890	500,000	100	150	629,840	213	226	+ 13
Standard.....	1898	1,000,000	100	110	816,763	159	182	+ 23
Title Guarantee.....	1883	4,000,000	100	133	2,792,718	242	170	....
Trust Co. of Am.....	1899	2,500,000	100	200	3,150,028	220	226	+ 6
“ “ Repub.....	1902	1,000,000	100	150	....	....	....	....
Union.....	1864	1,000,000	100	100	7,516,338	791	852	+ 61
U. S. Mfg. & T.....	1893	2,000,000	100	125	3,548,517	253	277	+ 24
United States.....	1853	2,000,000	100	100	11,981,522	672	699	+ 27
Van Norlen.....	1902	1,000,000	100	200	1,060,928	....	206	....
Washing on.....	1889	500,000	100	150	906,212	265	281	+ 16
Windsor.....	1902	1,000,000	100	150	500,000	....	150	....
BROOKLYN.								
Brooklyn.....	1868	1,000,000	100	100	1,877,209	282	288	+ 6
Flatbush.....	1899	200,000	100	150	135,455	164	169	+ 5
Franklin.....	1888	1,000,000	100	125	1,514,394	233	251	+ 18
Hamilton.....	1891	500,000	100	150	915,430	268	285	+ 17
Kings County.....	1889	500,000	100	150	1,221,940	325	344	+ 19
Long Island.....	1884	500,000	100	100	1,417,342	236	242	+ 6
Manufacturers.....	1896	500,000	100	200	955,896	278	291	+ 13
Nassau.....	1888	500,000	100	100	471,395	183	194	+ 11
Peoples.....	1889	1,000,000	100	150	1,571,632	257	258	+ 1
Williamsburg.....	1899	700,000	100	150	518,751	167	174	+ 7

* Increase over Subscribed Value.

+ Increase.

- Decrease

Quotations and Book Values are

showing the Capital Stock, Surplus, Undivided Profits and Deposits,
paid 1890 to 1902, and Market Values as of December 31, 1902.

DEPOSITS.	Dividend Rate. Per Annum.												Market Value. Price Bid.		Change.			
	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	Dec. 31, 1901.		Dec. 31, 1902.		
\$ 8,691,027	12	12	12	12	12	11	8	8	...	...	1½	6	6	283	355	+	72
11,414,709	..	..	..	..	..	..	..	..	..	..	..	..	..	190	238	+	48
2,556,772	170	*20
12,216,596	..	..	..	..	..	..	..	..	..	..	..	..	..	510	625	+	115
41,248,380	35	50	50	50	50	50	50	50	50	50	60	60	60	1900	1935	+	35	
13,787,939	..	..	..	..	..	..	..	..	..	..	..	..	8	370	390	+	20
18,789,169	..	..	..	..	..	..	..	..	..	5	10	10	10	350	385	+	35
13,195,173	..	..	..	..	..	..	..	6	6	6	6	6	6	450	680	+	230
13,802,920	..	..	..	..	..	..	..	..	..	..	..	..	..	..	550	+	*400
1,409,963	..	..	..	..	..	..	..	..	..	..	..	..	..	..	180	20	..
1,124,966	..	..	..	..	..	..	..	..	..	..	..	..	..	..	190	10	..
45,596,805	25	25	30	30	30	30	30	30	30	30	30	35	40	1460	1485	+	25	
13,281,189	..	..	..	..	..	..	..	..	..	..	..	..	20	1100	1025	..	..
1,467,680	..	..	..	..	..	..	..	..	..	..	..	..	..	..	195	5	..
30,178,497	..	..	..	6	7	8	9	11	12	12	12	16	16	730	720	+	10
33,537,467	..	3	6	6	6	6	6	6	7	7	7	7	7	720	800	+	80	
2,707,116	..	..	..	..	..	..	..	..	..	..	..	..	..	..	375	+	*175
1,499,156	..	..	..	..	..	..	..	..	..	..	..	..	..	..	270	70	..
1,241,166	..	..	..	..	..	..	..	..	..	..	..	..	..	..	270	70	..
13,983,701	..	..	5	5	5	5	5	5	5	5	6	6	6	475	500	+	25
54,858,619	8	10	10	10	10	10	15	16	16	16	20	25	20	980	1150	+	170	
4,700,575	..	..	..	..	..	..	..	..	..	..	..	..	..	345	320	+	25
14,375,059	6	6	6	8	8	8	10	10	10	10	10	10	10	520	725	+	205	
51,134,497	..	..	..	..	..	..	..	..	..	..	..	..	..	1190	1090	+	100
..	25	25	30	30	30	35	40	40	40	40	40	40	40	1300	1190	+	110	
45,971,289	..	..	..	10	10	10	10	10	10	15	20	20	32	1150	1370	+	220
10,820,593	..	..	..	..	..	..	..	5	5	5	5	7	7	260	303	+	43
7,080,084	..	..	..	5	6	6	6	6½	7	8	8	8	10	350	425	+	75
10,631,977	..	..	..	..	..	..	..	..	..	..	..	6	6	395	395	..	..
1,410,068	5	5	6	6	6	9	8	8	8	10	12	12	530	500	+	30		
13,111,172	..	..	..	..	..	..	..	..	..	..	7	7	7	275	288	+	13
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	150	..	..
52,837,517	20	20	20	24	24	30	32	32	32	32	32	32	40	1385	1420	+	35	
26,563,241	..	..	..	6	6	6	6	6	7	10	10	12	10	430	490	+	60
60,590,583	25	25	28½	32	32	36	40	40	40	40	45	50	50	1705	1720	+	15	
4,803,168	..	..	..	..	..	..	..	..	..	..	..	..	..	..	260	+	*60
9,113,579	..	..	..	6	6	6	6	8	8	10	10	10	10	420	420	..	..
1,270,107	..	..	..	..	..	..	..	..	..	..	..	..	..	..	255	+	*105
14,083,798	16	17	20	20	20	17	16	16	16	16	16	16	16	425	470	+	45	
1,221,522	5	172	185	+	13
8,162,091	6	9	8	8	8	8	8	8	8	10	10	11½	12	315	345	+	30	
6,197,497	..	..	3	6½	8	8	8	8	8	8	8	8	8	295	310	+	15
8,055,914	3	6	6	6	8	8	8	8	10	10	10	10	10	420	435	+	15	
7,440,014	8	8	8	8	8	8	8	8	8	8	10	10	10	275	300	+	25	
7,265,419	..	..	..	..	..	..	6	9	10	10	10	10	10	315	415	+	100
5,960,036	6	6	6	6	6	6	6	6	6	6	6	6	6	210	240	+	30	
10,748,483	8	8	8	8	8	8	8	8	10	12½	12	12	12	345	385	+	40	
4,333,266	..	..	..	..	..	..	..	..	..	..	3	6	8	205	240	+	35

† New Stock.

† Capital to be increased to \$4,000,000.

‡ To be consolidated.

per cent. not dollars per share.

STATEMENT concerning the Trust Companies of the State of New York,
together with Book Values as per last Official Statements, Dividends

NEW YORK STATE TRUST COMPANIES. As per Official Statements, December 31, 1902.	Commenced Business.	CAPITAL STOCK AT PAR.	Par Value.	Subscribed or Paid-in Value.	Surplus and Undivided Profits.	Book Value.		Change.
						Dec. 31, 1901.	Dec. 31, 1902.	
ALBANY:								
Albany Trust Co.....	1900	\$ 300,000	\$100	150	\$ 284,158	175	195	+20
Union Trust Co.....	1902	250,000	100	210	294,818	210	218	.....
BINGHAMPTON:								
Binghampton Trust Co.....	1890	300,000	100	100		167		.....
BUFFALO:								
Buffalo Loan, T. & S. D. Co.....	1883	200,000	100	100	88,000	140	144	+ 4
Fidelity Trust Co.....	1893	500,000	100	100	600,000	220	220	.....
GLENS FALLS:								
Glens Falls Trust Co.....	1898	100,000	100	150	85,795	179	186	+ 7
ITHACA:								
Ithaca Trust Co.....	1891	100,000	100	100	75,030	167	175	+ 8
JAMES TOWN:								
Chautauque Co. Trust Co.....	1896	250,000	100	100	510,355	121	151	+30
Union T. Co. of Jamestown.....	1894	100,000	100	100	43,862	130	144	+14
MIDDLETOWN:								
Orange Co. T. & S. D. Co.....	1892	100,000	100	125	124,264	212	224	+12
NEWBURGH:								
The Columbus Trust Co.....	1893	100,000	100	120	81,302	167	181	+14
NEW ROCHELLE:								
New Rochelle Trust Co. ..	1901	100,000	100	120	31,114	129	131	+ 2
PORT CHESTER:								
Mutual T. Co. of West'r Co.	1901	300,000	100	120	107,361	127	136	+ 9
POUGHKEEPSIE:								
Poughkeepsie Trust Co.....	1902	125,000	50	125	194,918	...	256	.....
ROCHESTER:								
Fidelity T. Co. of Rochester.	1898	200,000	100	110	137,817	156	169	+13
Genesee Valley Trust Co.....	1901	300,000	100	120	97,353	123	132	+ 9
Rochester T. & S. D. Co.....	1884	200,000	50	50	770,049	218	242	+24
Security T. Co. of Rochester.	1892	200,000	100	160	321,184	251	261	+10
Union T. Co. of Rochester...	1897	200,000	100	110	115,151	152	158	+ 6
SALAMANCA:								
Salamanca Trust Co.....	1902	100,000	100	110	19,245	...	119	.....
SARATOGA SPRINGS:								
Adirondack Trust Co.....	1902	100,000	100	150	50,311	150	150	.....
SCHENECTADY:								
Schenectady Trust Co.....	1902	250,000	100	125	62,000	...	128	.....
SYRACUSE:								
Trust & D. Co. of Onondaga.	1869	100,000	100	100	331,477	342	431	+89
TROY:								
Security Trust Co. of Troy...	1902	200,000	100	210	232,804	...	216	.....
Troy Trust Co.....	1901	200,000	100	133	91,505	133	146	+13
UTICA:								
Utica Trust & Deposit Co.....	1899	200,000	100	200	275,061	219	237	+18
YONKERS:								
Westchester Trust Co.....	1898	200,000	100	150	109,464	156	154	.....

showing the Capital Stock, Surplus, Undivided Profits and Deposits,
paid 1890 to 1902, and Market Values as of December 31, 1902.

DEPOSITS.	Dividend Rate. Per Annum.											Market Value. Price Bid.		Change.
	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	
\$5,857,099	New	.....	.....	.....	.....	.....	6	250	275 + 25
1,878,244	250
.....	8	8	8	8	8	8	8	8	8	8	160	165 + 5
3,077,238	6	6	6	6	6	6	6	6	6	6	6	6	120	120
7,784,183	12	12	12	375	400 + 25
556,336	4	8	8	8	.....	200
1,550,747	3	6	6	9	10	10	10	.....	.....
2,443,692	6	6	6	6	6	6	.....	160
1,275,086	5	6	6	6	6	6	6	10	.....	200
2,350,695	6	6	6	6	6	6	6	6	6	.....	175
1,590,483	24	6	6	6	6	6	6	6	6	.....	.....
754,268	6	.....	150
1,780,858	6	.....	200
1,165,450	12	.....	.....
4,253,294	6	6	150	250 + 100
2,544,591	150	190 + 40
11,780,057	10	10	10	10	10	10	12	300	300
6,050,905	6	6	6	6	6	6	6	6	6	8	300	375 + 75
2,540,697	6	135	150 + 15
311,297	New	.....	.....	.....	.....	.....	.....	.....	.....	119
1,081,606	New	.....	.....	.....	.....	.....	.....	.....	.....	190
1,451,213	New	.....	.....	.....	.....	.....	.....	.....	.....	150
5,042,265	8	12	12	8	8	8	8	8	8	10	10	13	300	300
2,249,644	New	.....	.....	.....	.....	.....	.....	.....	.....	240
1,147,797	135	170 + 35
3,290,086	10	10	240	240
739,076	4	4	.....

**STATEMENT concerning the Banks and Trust Companies of Jersey City,
Profits and Deposits, together with Book Values as per last Official Statements,**

BANKS, As per Official Statements, Nov. 25, 1902.	Commenced Business.	CAPITAL STOCK AT PAR.	Par Value.	Subscribed or Paid-in Value.	Surplus and Undivided Profits.	Book Value.		Change.
						Dec. 31, 1901.	Dec. 31, 1902.	
JERSEY CITY.								
First National.....	1864	400,000	100	100	\$1,027,929	336	357	+ 21
Hudson Co. National.....	1857	250,000	100	100	626,769	343	351	+ 8
Second National.....	1865	250,000	100	100	307,336	223	223	.....
Third National.....	1887	200,000	100	100	263,107	222	232	+ 10
Bergen & Lafayette Trust Co.	1902	100,000	100	.....	53,399	.....	153	.....
Commercial T. Co. of N. J. }	1900	500,000	100	200	1,798,488	225	280	+ 55
	1902	500,000	100	300				
Greenville Banking & T. Co.	1896	100,000	100	100	34,372	126	134	+ 8
Jersey City Trust Co.....	1902	100,000	100	150	52,117	150	152	+ 2
Lincoln Trust Co.....	1902	100,000	100	200	107,593	.....	208	.....
N. J. Title Guar. & T. Co.	1888	200,000	100	100	746,128	408	473	+ 65
North American T. Co. N. J.	1901	200,000	100	200	211,604	206	206	.....
Peoples Safe Deposit & T. Co.	1896	100,000	100	100	81,115	175	181	+ 6
NEWARK.								
Essex Co. National.....	1859	1,000,000	50	.....	1,249,250	195	112	.....
Manufacturers National.....	1872	250,000	100	100	157,652	163	163	.....
Merchants National.....	1871	200,000	100	100	223,553	214	212	- 2
Nat'l Newark Banking Co.....	1804	1,000,000	50	50	1,062,982	114	103	- 11
National State.....	1865	500,000	50	50	398,834	87	90	+ 3
North Ward National.....	1873	200,000	100	100	231,981	207	216	+ 9
*Union National.....	1902	1,500,000	100	200	1,695,207	.....	213	.....
City Trust Co.....	1901	100,000	100	105	11,229	105	111	+ 5
Federal Trust Co.....	1901	1,000,000	100	150	561,082	150	156	+ 6
Fidelity Trust Co.....	1887	1,500,000	100	100	3,927,062	248	362	+ 114
West Side Trust Co.....	1902	200,000	100	150	109,491	.....	155	.....
HOBOKEN.								
First National.....	1865	110,000	25	25	497,438	135	138	+ 3
Second National.....	1887	125,000	100	100	134,596	193	208	+ 15
Hoboken Trust Co.....	1902	100,000	100	150	51,023	.....	151	.....
Hudson Trust Co.....	1890	250,000	100	100	825,074	245	265	+ 20
	1900	250,000	100	250				
Trust Company of N. J.....	1899	200,000	100	.....	230,059	208	215	+ 7

* Merger of German National, Second National, and State Banking Co.

+ New Stock.

+ Increase.

- Decrease.

**Newark and Hoboken, showing the Capital Stock, Surplus, Undivided
Dividends paid 1890 to 1902, and Market Values as of December 31, 1902.**

DEPOSITS.	Dividend Rate. Per Annum.												Market Value. Price Bid.		Change.	
													Dec. 31, 1902	Dec 31, 1902.		
	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902			
\$7,255,562	12	12	12	12	12	12	12	12	12	12	12	12	12	300	310	+ 10
1,716,164	12	12	12	12	12	12	12	12	12	12	12	12	12	360	360	.....
1,103,649	15	15	15	40	15	15	15	15	15	14	13	12	9	.....	.....	.....
1,356,423	.....	.....	5	5	.....	.....	.....	.....	.....	6	6	6	6	190	210	+ 20
669,856	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
7,239,610	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	250	325	+ 75
705,206	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	140	150	+ 10
314,151	.....	.....	.....	.....	.....	New	Co.	.....	.....	.....	.....	.....	.....	.....	160	.....
408,441	.....	.....	.....	.....	.....	New	Co.	.....	.....	.....	.....	.....	.....	.....	200	.....
4,804,391	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	350	475	+ 125
549,165	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	25	.....	.....	200	.....
2,719,265	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	140	150	+ 10
4,669,121	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	350	400	.....
1,515,263	10	10	10	10	10	10	10	10	10	10	10	10	10	175	195	+ 20
2,190,512	16	14	14	14	14	14	14	14	12	12	12	12	12	290	300	+ 10
5,127,622	10	10	10	10	10	10	10	10	10	10	10	10	10	150	175	+ 25
1,978,297	10	10	10	10	10	10	10	10	10	10	10	10	10	102½	117½	+ 15
1,943,339	10	10	10	10	10	.....	.....	.....	.....	.....	.....	.....	.....	225	300	+ 75
5,958,445	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	430	.....
471,788	.....	.....	.....	.....	.....	New	Co.	.....	.....	.....	.....	.....	.....	105	105	.....
2,577,736	.....	.....	.....	.....	.....	New	Co.	.....	.....	.....	.....	.....	.....	165	210	+ 45
14,353,567	.....	.....	5	5	5	5	5	5	5	5	8	8	13	500	997	+ 497
814,468	.....	.....	.....	.....	.....	New	Co.	.....	.....	.....	.....	.....	.....	.....	170	.....
2,301,371	15	15	15	16	16	16	16	16	16	17	20	20	20	130	140	+ 10
1,089,008	.....	3	6	6	6	6	6	6	6	7	7	7	7½	167	180	+ 13
208,081	.....	.....	.....	.....	.....	New	Co.	.....	.....	.....	.....	.....	.....	.....	.....	.....
7,857,554	.....	.....	4	8	8	8	8	8	8	8	10	10	10	400	500	+ 100
1,692,474	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	200	200	.....

STATEMENT concerning the Banks of Boston, showing the Capital Stock,
per last Official Statements, Dividends paid 1890 to

BOSTON BANKS. As per Official Reports, Nov. 25, 1902.	Commenced Business.	CAPITAL STOCK AT PAR.	Par Value.	Subscribed or Paid-in Value.	Surplus and Undivided Profits.	Book Value.		Change.
						Dec. 31, 1901.	Dec. 31, 1902.	
America National	1901	\$ 200,000	\$ 100	\$ 100	\$ 10,240	101	105	+ 4
Atlantic National.	1864	750,000	100	100	394,913	145	153	+ 8
Atlas National.	1833	1,500,000	100	100	551,041	138	137	- 1
Boylston National.	1864	700,000	100	100	234,118	137	133	- 4
Bunker Hill Nat onal.	1825	500,000	100	100	443,204	108	109	+ 1
Colonial National.	1890	1,000,000	100	150	570,470	157	157	0
Commercial National.	1888	250,000	100	140	131,420	146	153	+ 7
Eliot National.	1853	1,000,000	100	100	854,776	180	185	+ 5
Faneuil Hall National.	1865	1,000,000	100	100	529,155	150	153	+ 3
First National	1864	1,000,000	100	100	1,025,699	200	203	+ 3
First Ward National.	1873	200,000	100	100	151,340	174	176	+ 2
Fourth National	1875	1,000,000	100	100	405,836	139	141	+ 2
Freemar's National	1864	500,000	100	100	178,808	133	136	+ 3
Massachusetts National.	1784	800,000	100	100	140,710	114	118	+ 4
Mechanics National	1865	250,000	100	100	132,759	151	153	+ 2
Merchants National.	1831	3,000,000	100	100	2,585,221	180	186	+ 6
Metropolitan National	1875	500,000	100	100	194,803	133	139	+ 6
Monument National	1865	150,000	100	100	157,750	209	205	- 4
Mount Vernon National	1860	200,000	100	100	50,347	124	125	+ 1
Nationa Bank of Commerce.	1864	1,500,000	100	100	900,396	146	160	+ 14
Nationa Bank of Redemption	1864	2,000,000	100	100	935,086	132	147	+ 15
Nat'l Bnk of the Republic	1863	1,500,000	100	100	1,222,281	183	181	- 2
Nationa Exchange	1847	1,000,000	100	100	658,613	161	166	+ 5
Nationa Hamilton	1898	500,000	100	100	61,343	109	113	+ 4
Nat'l Market Bank of Brighton.	1854	250,000	100	100	128,309	146	151	+ 5
Nationa Rockland	1864	300,000	100	100	251,375	176	184	+ 8
Nationa Security	1887	200,000	100	100	669,150	357	368	+ 11
Nationa Shawmut	1881	50,000	100	125				
Nationa Suffolk	1898	3,000,000	100	150				
Nationa Union	1901	500,000	100	200	2,918,127	172	183	+ 11
Nationa Webster	1902	1,500,000	100	125	410,860	146	127	- 19
Nationa Union	1792	1,000,000	100	100	845,536	178	185	+ 7
Nationa Webster	1853	1,000,000	100	100	411,978	139	141	+ 2
New England Nat'l	1813	1,000,000	100	100	752,128	173	175	+ 2
Old Bos on National	1803	900,000	100	100	233,178	124	126	+ 2
Peoples Nat'l Bank of Roxbury.	1864	300,000	100	100	142,993	146	147	+ 1
Second National	1864	1,600,000	100	100	1,429,749	182	189	+ 7
South End National	1890	200,000	100	100	14,880	106	107	+ 1
State National	1865	1,000,000	100	100	1,168,545	135	158	+ 23
Winthrop National.	1890	300,000	100	111	390,455	222	230	+ 8

+ Inc ease.
- Dec rease.

Surplus, Undivided Profits and Deposits, together with Book Values as
1902, and Market Values as of December 31, 1902.

DEPOSITS.	Dividend Rate. Per Annum.												Market Value. Price Bid.		Change.
													Dec. 31, 1901.	Dec. 31, 1902.	
	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902		
\$ 384,129	...	...	...	...	...	...	...	...	...	...	...	...	100	...	...
2,408,852	6	6	6	6	6	6	6	6	6	6	6	6	125	128	+
2,496,817	5	5	5	5	5	5	5	5	5	5	5	5	110	120	+
1,562,622	6	6	6	6	6	6	6	6	6	6	6	6	105	112	+
2,019,867	10	10	10	10	8	8	8	8	8	8	8	8	190	190	...
4,150,301	...	...	...	...	...	...	...	...	...	...	7	7	150	150	...
1,660,455	...	...	...	...	...	...	...	...	...	...	2	5	133	135	+
10,040,942	6	6	6	6	6	6	6	6	6	6	6	6	167	168	+
3,583,758	6	6	6	6	6	6	6	6	6	6	6	6	133	134	+
4,153,285	12	12	12	12	12	12	12	12	10	8	8	8	175	175	...
1,027,086	6	6	6	6	7	7	7	7	7	8	8	8	127	150	+
4,669,373	6	6	6	6	6	6	6	6	6	6	6	6	127	130	+
2,220,144	4	4	4	4	2	4	4	4	5	5	5	5	101	108	+
6,674,208	4	4	2	4	2	4	4	...	...	1	4	4	112	129	+
1,575,723	6	6	6	6	6	6	6	6	6	7	7	7	116	120	+
12,302,267	6	6	6	6	6	6	6	6	6	6	6	6	175	191	+
1,590,713	4	4	4	4	4	4	4	4	4	5	5	5	102	110	+
533,993	12	12	12	12	12	11	10	9	8	8	8	8	190	191	+
1,205,059	6	6	6	6	5	4	4	4	4	4	5	5	97	100	+
11,454,578	6	6	6	5	4	4	4	4	4	4	4	4	130	150	+
22,211,985	6	6	6	6	6	6	6	6	6	6	6	6	...	172	...
14,256,649	7	7	7	7	7	7	7	7	7	7	7	7	150	164	+
7,028,455	6	6	6	6	6	6	6	6	6	6	6	6	139	152	+
2,300,846	...	...	...	...	...	...	...	...	...	4	4	4	100	...	...
615,902	4	5	4	4	4	4	4	4	4	4	4	4	...	102	...
2,205,126	8	8	8	8	8	8	8	6	6	6	6	6	128	161	+
1,711,460	12	12	12	12	12	12	12	12	12	12	12	12	200	272	+
47,685,584	...	...	...	...	...	...	...	...	...	5	5	6	240	243	+
7,013,275	...	...	...	...	...	...	...	...	...	...	...	4	...	134	...
5,697,724	6	6	6	6	6	6	6	6	6	6	6	6	156	170	+
2,772,764	4	4	4	4	4	4	5	5	4	5	4	4	120	116	+
3,632,484	7	7	7	7	7	6	6	6	6	6	6	6	150	155	+
2,254,917	5	6	5	4	5	5	5	5	5	5	5	4	102	110	+
1,297,402	8	8	8	8	8	6	6	6	6	6	6	6	120	117	+
12,083,557	8	8	8	8	7	7	8	8	6	7	7	7	182	180	+
361,945	...	4	2	...	...	...	...	2	4	4	4	4	75	85	+
8,596,801	6	6	6	6	6	4	5	5	5	5	5	5	123	150	+
4,075,663	2	4	4	4	4	5	5	6	6	6	6	6	152	150	...

STATEMENT concerning the Trust Companies of Boston, showing
Book Values as per last Official Statements, Dividends paid

BOSTON TRUST COMPANIES. As per Official Statements, Oct. 31, 1902.	Commenced Business.	CAPITAL STOCK AT PAR.	Par Value.	Subscribed or Paid-in Value.	Surplus and Undivided Profits.	Book Value.		Change.
						Dec. 31, 1901.	Dec. 31, 1902.	
American Loan & T. Co.	1881	\$1,000,000	\$100	\$100	\$1,330,427	217	233	+16
Bay State Trust Co.	1887	500,000	100	100	300,570	180	160	-20
Beacon Trust Co.	1893	300,000	100	100	138,839	142	146	+4
Boston Safe D. & T. Co.	1875	1,000,000	100	100	1,688,630	257	269	+12
Cit. Trust Co.	1902	1,000,000	100	200	.....	.....	.....	.....
†Columbia Trust Co.	1895	100,000	100	100	24,044	120	124	+4
Federal Trust Co.	1899	500,000	100	100	116,105	117	123	+6
International Trust Co.	1879	1,000,000	100	100	3,002,627	361	400	+39
*Massachusetts Trust Co.	1870	1,000,000	100	100	361,581	129	136	+7
Mattapan D. & T. Co.	1892	100,000	100	100	78,563	135	178	+43
Mercantile Trust Co.	1890	500,000	100	125	392,354	150	178	+28
New England Trust Co.	1869	1,000,000	100	100	1,979,427	286	298	+12
Old Colony Trust Co.	1890	1,000,000	100	150	3,891,993	409	489	+80
Puritan Trust Co.	1895	200,000	100	100	112,018	155	156	+1
State Street Trust Co.	1891	300,000	100	100	361,822	152	160	+8
Union Trust Co.	1899	100,000	100	100	123,340	215	223	+8
United States Trust Co.	1895	200,000	100	125	355,956	255	278	+23

* Formerly Massachusetts Loan & Trust Company.

† As per Statement, November 30.

The attention of Investors, Shareholders, Trustees, facilities of the AMERICAN RESERVE FUND for obtaining Company in the United States, and for securing the stock in any of such Institutions

the Capital Stock, Surplus, Undivided Profits and Deposits, together with
1890 to 1902, and Market Values as of December 31, 1902.

DEPOSITS.	Dividend Rate. Per Annum.												Market Value. Price Bid.		Change.
													Dec. 31, 1901.	Dec. 31, 1902.	
	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902		
\$10,615,234	6	6	6	6	6	6	6	6	6	6	6	6	165	250	+ 85
4,286,875	5	5	5	5	5	5	5	5	5	5	5	5	125	125	.....
1,960,952	.....	.....	.....	5	5	5	5	5	5	5	6	6	108	140	+ 32
11,167,918	8	8	9	10	10	10	10	10	10	10	10	10	240	240	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	240	.....
347,428	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2,533,574	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
11,757,963	10	10	9	10	10	10	10	10	10	10	13	16	200	300	+100
2,789,147	6	6	6	6	6	6	6	6	6	6	6	5	.....	110	.....
1,025,685	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3,114,938	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
17,905,828	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
25,226,653	6	6	6	6	6	6	6	6	6	6	8	12	450	.....	.....
2,972,957	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4,929,311	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1,825,452	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3,099,382	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Executors, and others, is called to the unexcelled reliable information concerning any Bank or Trust most favorable market for the purchase or sale of

**STATEMENT concerning the Banks of Philadelphia, showing the
Book Values as per last Official Statements, Dividends paid**

PHILADELPHIA BANKS. As per Official Reports, November 25, 1902.	Commenced Business.	CAPITAL STOCK AT PAR.	Par Value.	Subscribed or Paid-in Value.	Surplus and Undivided Profits.	Book Value.		Change.
						Dec. 31, 1901.	Dec. 31, 1902.	
Bank of North America.....	1782	\$1,000,000	\$100	\$100	\$1,978,059	289	298	+ 9
Centennal National.....	1876	300,000	100	100	298,293	192	199	+ 7
Central National.....	1865	750,000	100	100	2,298,042	390	406	+16
Consolidation National....	1855	300,000	30	30	266,462	50	51	+ 1
Corn Exchange National....	1864	500,000	50	50	781,456	120	128	+ 8
Eighth National.....	1864	275,000	100	100	693,764	332	352	+20
Farmers & Mechanics Nat....	1807	2,000,000	100	100	921,111	140	146	+ 6
First National.....	1863	1,000,000	100	100	672,572	167	167	...
Fourth Street National....	1886	1,500,000	100	100	...	...	...	...
Franklin National.....	1900	1,000,000	100	200	1,331,052	216	233	+17
Girard National.....	1832	1,000,000	100	100	1,864,984	216	224	+ 8
Kensington National.....	1826	250,000	50	50	223,382	93	95	+ 2
Manayunk National.....	1871	200,000	100	100	248,865	222	224	+ 2
Manufacturers National....	1864	500,000	100	100	293,964	153	159	+ 6
Market Street National....	1887	500,000	100	100	317,829	146	164	+18
Mechanics National.....	1864	500,000	100	100	551,001	204	210	+ 6
Merchants National.....	1880	600,000	100	100	629,269	192	205	+13
Nat'l B'k of Germantown....	1814	200,000	50	50	467,826	164	166	+ 2
Nat'l B'k of No. Liberties....	1810	500,000	50	50	787,623	128	129	+ 1
National Security.....	1871	250,000	100	100	427,092	252	270	+18
Ninth National.....	1885	300,000	100	100	362,124	209	221	+12
Northern National.....	1890	200,000	100	100	128,477	157	164	+ 7
Northwestern National....	1886	200,000	100	100	323,182	246	262	+16
Penn National.....	1828	500,000	50	50	822,943	123	132	+ 9
Philadelphia National....	1864	1,500,000	100	100	2,085,741	222	239	+17
Quaker City.....	1889	500,000	100	100	320,448	157	164	+ 7
*Ridge Avenue.....	1899	150,000	50	50	38,271	62	63	+ 1
Second National.....	1864	280,000	100	100	312,236	207	212	+ 5
Sixth National.....	1864	150,000	100	100	215,814	242	244	+ 2
Southwark National.....	1825	250,000	50	50	147,439	79	80	+ 1
Southwestern National....	1826	200,000	100	100	96,618	149	148	- 1
Tenth National.....	1886	200,000	100	100	85,041	140	143	+ 3
Third National.....	1864	300,000	100	100	...	...	...	...
Tradesmen's National....	1846	500,000	50	50	474,699	92	97	+ 5
Union National.....	1864	500,000	50	50	575,286	105	108	+ 3
Western National.....	1832	400,000	50	50	226,909	78	79	+ 1

* At the close of business, November 12, 1902.

+ Increase.

- Decrease.

** Ex. Dividend.

**Capital Stock, Surplus, Undivided Profits and Deposits, together with
1890 to 1902, and Market Values as of December 31, 1902.**

DEPOSITS.	Dividend Rate. Per Annum.												Market Value. Price Bid.		Change	
													1901.	1902.		
	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	Dec. 31, 1901.		Dec. 31, 1902.
\$9,297,841	16	16	12	12	12	12	12	12	12	12	12	12	12	271	274	+ 13
3,146,185	10	10	10	10	10	10	10	10	10	10	10	10	10	165	186	+ 11
11,098,832	12	12	12	12	12	12	12	12	12	12	12	12	12	305	390	+ 24
1,240,969	12	12	12	10	10	10	10	10	8	8	7	6	6	40	41	+ 1
12,970,754	7	7	7	7	7	7	7	7	7	8	8	8	8	91	115	+ 24
2,630,315	12	12	12	12	12	12	12	12	12	12	12	12	12	245	250	+ 4
11,278,304	8	8	7	6	6	6	6	6	6	6	6	6	6	122	147	+ 25
10,553,131	12	12	12	12	12	12	12	12	10	10	10	10	10	185	210	+ 25
32,796,382	...	...	...	...	4	8	8	8	8	8	8	8	8	225	250	+ 25
13,509,325	...	...	...	...	...	...	...	...	...	...	...	...	6	8	...	...
18,920,644	12	12	12	12	12	12	10	10	10	10	10	10	10	210	253	+ 43
1,115,156	8	9	10	10	10	10	8	6	6	6	6	6	6	55	68	+ 13
1,712,920	10	10	10	10	10	10	10	10	10	10	10	10	10	192	214	+ 22
2,451,504	5	5	5	5	5	5	5	5	5	5	5	5	5	104	112	+ 7
5,184,538	...	...	6	6	6	6	6	6	5	5	5	5	5	100	140	+ 40
4,606,565	6	6	6	6	5	2	3	6	6	6	6	6	6	126	163	+ 37
15,697,574	...	...	...	...	...	...	5	5	5	5	5	5	5	...	175	...
2,701,611	12	12	12	12	12	12	12	12	12	12	12	12	12	165	165	...
3,422,735	16	16	16	16	16	12	12	12	12	12	12	12	12	120	131	+ 11
2,485,353	8	8	8	8	8	8	8	8	8	8	8	8	10	180	180	...
2,504,957	6	6	6	6	6	6	6	6	6	7	7	7	7	143	200	+ 56
1,684,493	...	...	...	...	5	5	5	5	5	5	5	6	7	115	126	+ 11
2,826,273	6	6	6	6	6	6	6	6	8	8	10	10	10	205	215	+ 10
5,759,954	6	6	6	6	6	6	6	6	8	8	8	8	8	101	105	+ 4
26,860,156	12	12	10	10	10	10	10	10	10	10	10	10	10	272	302	+ 30
2,245,407	...	...	...	...	4	4	4	4	4	5	6	6	6	103	119	+ 15
712,068	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
1,784,297	6	6	6	6	6	6	6	6	6	6	6	6	7	135	150	+ 15
1,230,374	6	6	7	8	8	8	8	8	8	8	8	8	8	159	175	+ 16
1,332,823	12	12	12	12	12	10	10	10	10	8	8	8	8	71	64	- 6
984,714	5	5	5	5	5	5	5	5	5	5	5	5	5	105	103	- 2
1,071,612	5	5	5	5	5	5	5	5	5	5	5	5	5	95	97	+ 2
5,496,451	6	6	...	...	...	4	4	4	4	5	5	5	6	120	121	+ 1
5,230,745	6	6	6	6	6	6	6	6	6	6	6	6	6	62	100	+ 38
3,674,040	7	7	7	7	7	7	7	7	7	7	7	7	7	84	*85	+ 1
2,560,124	10	10	10	10	10	10	10	10	10	10	10	10	10	75	90	+ 14

STATEMENT concerning the Trust Companies of Philadelphia, showing
Book Values as per last Official Statements, Dividends paid

PHILADELPHIA TRUST COMPANIES. As per Official Statements, November 12, 1902.	Connected Business.	CAPITAL STOCK AT PAR.	Par Value.	Subscribed or Paid-in Value.	Surplus and Undivided Profits.	Book Value.		Change.
						Dec. 31, 1901.	Dec. 31, 1902.	
American	1886	\$200,000	\$0	\$0	53,677	62	63	+ 1
City T., S. D. & Surety	1886	500,000	100	100	405,104	173	181	+ 8
Colonial	1889	250,000	50	50	24,100	45	55	+ 10
Columbia Avenue	1886	400,000	100	100	119,080	123	129	+ 6
Commercial	1900	1,000,000	100	200	1,390,725	222	239	+ 17
Commonwealth Title, Ins. & T.	1886	1,000,000	50	...	1,051,304	100	103	+ 3
Continental Title & T.	1898	500,000	50	25	164,942	32	66	+ 34
Equitable	1890	500,000	100	100	256,195	127	126	- 1
Excelsior	1901	500,000	50	25	6,609	26	26	...
Fidelity	1866	2,000,000	100	100	4,618,986	295	331	+ 36
Finance Co. of 1st Prefer'd. ....	...	1,707,100	100	...	...	...	...	...
2d .....	...	1,782,000	100	100	675,690	116	119	+ 3
Com. Mon. ....	...	6,200	100	...	...	...	...	...
Frankford Real Est., T. & S. D.	1896	125,000	50	50	52,330	65	70	+ 5
German-American Title & T.	1885	500,000	50	50	97,731	57	60	+ 3
Germantown	1889	600,000	100	100	450,789	169	175	+ 6
Girard	1836	300,000	100	100	8,459,584	421	438	+ 19
	1879	150,000	100	100				
	1886	50,000	100	332				
	1888	500,000	100	200				
	1889	1,000,000	100	350				
Guarantee T. & S. D.	1873	1,000,000	100	100	357,874	186	136	- 50
Hamilton	1901	125,000	50	50	1,635	50	51	+ 1
Industrial T., Title & Savings	1889	350,000	50	35	381,535	68	74	+ 6
Integrity T., Ins. & S. D.	1887	400,000	50	50	417,001	95	102	+ 7
Investment Co.	1871	2,000,000	50	50	1,127,382	78	78	...
Land Title & T.	1885	1,000,000	100	135	1,399,024	109	240	+ 41
Lincoln Savings & T.	1895	132,000	25	124	26,638	15	15	...
Manayunk	1890	250,000	25	25	79,778	32	33	+ 1
Merchants	1890	367,182	25	15	92,349	14	18	+ 4
Mortgage	1881	500,000	100	100	169,418	131	134	+ 3
Northern	1871	500,000	100	100	655,385	214	231	+ 17
Philadelphia Mtge. & T.	1881	1,000,000	100	100	56,159	107	106	- 1
Philadelphia T., S. D. & Ins.	1869	1,000,000	100	100	3,089,033	394	409	+ 15
Provident Life & T. Co. of Phila.	1865	1,000,000	100	100	3,873,344	480	487	+ 7
Real Estate, Title Ins. & T.	1876	1,000,000	100	100	303,286	124	130	+ 6
Real Estate Trust Co. of Phila.	1885	500,000	50	50	1,281,531	90	93	+ 3
	1898	500,000	50	80				
	1901	500,000	50	100				
Tacony	1892	127,500	100	85	72,252	127	131	+ 4
Tradesmen's T. & Sav. Fund.	1890	125,000	50	25	120,394	49	49	...
Trust Co. of North America	1889	500,000	100	100	158,021	111	116	+ 5
Union	1882	500,000	50	50	270,186	78	77	- 1
United Security Life Ins. & T.	1889	1,000,000	100	100	525,504	152	153	+ 1
West End T. & S. D.	1891	1,000,000	50	50	805,015	71	90	+ 19
West Philadelphia Title & T.	1890	250,000	50	25	152,214	39	40	+ 1

* On \$1,000,000 in 1900.

the Capital Stock, Surplus, Undivided Profits and Deposits, together with
1890 to 1902, and Market Values as of December 31, 1902.

DEPOSITS.	Dividend Rate. Per Annum.											Market Value. Price Bid.		Change.
	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	
\$ 356,817	8	8	8	5	5	3	4	4	4	4	4	4	4	35
2,440,418	6	6	6	6	6	6	6	6	6	6	6	6	133	132
430,172	...	...	...	...	...	...	...	...	...	...	...	...	...	37
1,390,120	5 1/2	6	6	6	6	6	6	6	5 1/2	...	...	...	2 1/2	120
7,998,385	...	...	...	...	...	...	...	...	...	...	...	...	...	81
4,361,884	10	12	12	12	12	12	12	12	12	12	12	12	68	97
2,874,038	...	...	...	...	...	...	...	...	...	...	...	...	36	38 1/2
3,643,070	...	...	...	...	...	...	...	...	...	...	...	...	...	125
356,063	...	...	...	...	...	...	...	...	...	...	...	...	...	...
23,515,815	18	18	18	18	18	18	18	18	18	18	18	18	550	645 1/2
1,697,954	...	...	...	...	...	...	...	...	...	...	...	...	...	106
1,034,366	...	...	...	...	...	...	...	...	...	...	...	...	...	85
1,505,837	2 1/2	5	5	5	2 1/2	...	...	...	...	...	...	...	...	50
2,433,220	...	...	...	...	...	...	...	...	...	...	...	...	...	62 1/2
19,228,727	15	10	12	12	12	12	14	15	16	16	19	19	20	630
5,665,258	10	10	10	10	10	10	10	10	10	10	10	10	210	185
590,290	...	...	...	...	...	...	...	...	...	...	...	...	...	55 1/2
2,729,521	...	...	...	...	...	...	...	...	...	...	...	...	...	60 1/2
2,588,384	6	6	6	6	6	6	6	6	6	6	6	7	8	102
310,162	...	...	...	...	...	...	...	...	...	...	...	...	...	65
7,669,420	5	...	...	...	...	...	...	...	...	...	...	...	...	296
230,150	...	...	...	...	...	...	...	...	...	...	...	...	...	25
929,308	...	...	...	...	...	...	...	...	...	...	...	...	...	...
951,558	...	...	...	...	...	...	...	...	...	...	...	...	...	13
95,790	5	5	5	5	5	5	5	5	5	5	5	5	19 1/2	19 1/2
4,866,032	6	6	6	6	7	7	7	7	7	7	7	8	...	250
44,244	5	5	5	5	5	5	5	5	5	5	5	5	...	45
7,483,327	14	14	14	16	16	16	16	16	16	16	16	16	475	520
8,110,000	15	15	15	16	16	17 1/2	18	18	18	20	21	23 1/2	24	705
2,541,858	10	10	6	6	3	0	5	5	5	5	5	5	...	141
5,950,718	6	6	6	6	6	6	6	6	6	6	6	8 1/2	...	200
503,168	...	...	...	...	...	...	...	...	...	...	...	...	...	...
284,096	...	...	...	...	...	...	...	...	...	...	...	...	...	...
2,756,290	...	...	...	...	...	...	...	...	...	...	...	...	...	...
1,724,222	6	5	...	...	...	...	...	...	...	...	...	...	...	...
880,996	0	6	6	6	6	6	6	6	6	6	6	6	...	115 1/2
2,854,390	...	...	...	...	...	...	...	...	...	...	...	...	...	106 1/2
1,954,411	0	0	2	2	4	5 1/2	6	6	6	6	6	6	45 1/2	50 1/2

STATEMENT concerning the Banks and Trust Companies of Baltimore,
together with Book Values as per last Official Statements, Dividends

BALTIMORE BANKS. As per Official Reports, November 25, 1902.	Commenced Business.	CAPITAL STOCK AT PAR.	Par Value.	Subscribed or Paid-in Value.	Surplus and Undivided Profits.	Book Value.		Change.
						Dec. 31, 1901.	Dec. 31, 1902.	
Calvert.....	1901	100,000	50	60	22,549	60	61	+
Canton National.....	1892	100,000	100	100	39,313	133	139	+
Citizens National.....	1849	500,000	10	10	1,796,688	28	28	....
Commercial & Farmers Nat'l. Commonwealth.....	1810 1894	512,560 100,000	100 50	100 50	148,098 37,023	128 63	129 69	+
Drovers & Mechanics Nat'l.....	1895	300,000	100	100	429,540	234	243	+
Farmers & Merchants Nat'l.....	1805	650,000	40	40	491,061	69	70	+
First National.....	1863	1,000,000	100	100	404,108	144	140	+
German Bank of Baltimore.....	1881	400,000	100	100	160,000	142	140	+
German-American.....	1872	300,000	100	100	100,186	132	130	+
Manufacturers National.....	1882	500,000	100	100	96,208	117	119	+
Maryland National.....	1901	200,000	20	20	4,905	21	20	+
Merchants National.....	1835	1,500,000	100	100	884,870	159	159	....
National Bank of Baltimore.....	1865	1,210,700	100	100	359,371	128	129	+
National Bank of Commerce.....	1890	300,000	15	15	244,855	26	27	+
National Exchange.....	1865	600,000	100	100	641,429	161	164	+
National Howard.....	1900	400,000	150	150	47,077	12	12	....
National Marine.....	1880	230,000	10	10	151,203	40	41	+
National Mechanics.....	1806	400,000	30	30	1,141,073	20	21	+
Nat'l Union B'k of Maryland.....	1880	1,000,000	10	10	313,707	132	135	+
Old Town National.....	1901	900,000	100	100	35,800	12	17	+
Second National.....	1864	200,000	10	10	614,218	221	223	+
Third National.....	1865	500,000	100	100	126,934	121	125	+
Western National.....	1835	500,000	20	20	436,341	37	37	....

TRUST COMPANIES.

As per Official Reports,
December 31, 1902.

Am. Bonding Co. of Balt....	1895	1,000,000	50	50	627,339	79	82	+
Baltimore Trust & Guar. Co.	1889	1,000,000	100	100	2,384,882	325	338	+
Central Trust Co. of Maryland	1889	500,000	50	62	353,589	76	85	+
City Trust & Banking Co....	1807	100,000	10	10	27,382	13	13	....
Continental Trust Co.....	1899	2,000,000	100	200	3,840,000	256	267	+
International Trust Co.....	1899	2,000,000	100	150	.....	174	.....	....
Maryland Trust Co.....	1894	1,000,000	100	100	.....	.....	.....	....
.....	1899	500,000	100	250	3,130,655	242	294	+
.....	1901	625,000	100	250	.....	.....	.....	....
Merchants T. & Dep. Co.	1884	1,000,000	50	50	3,794,473	145	145	....
.....	1898	2,000,000	50	125	.....	.....	.....	....
Title Guaranty & Trust Co....	1885	200,000	100	100	.....	.....	.....	....
Union Trust Co.....	1899	1,000,000	50	62	360,034	65	68	+

* As per Statement November 1, 1902.

+ Increase.
- Decrease.

showing the Capital Stock, Surplus, Undivided Profits and Deposits,
paid 1890 to 1902, and Market Values as of December 31, 1902.

DEPOSITS.	Dividend Rate. Per Annum.												Market Value. Price Bid.		Change.	
	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	Dec. 31, 1901.		Dec. 31, 1902.
\$ 268,858	...	...	...	...	...	...	...	...	...	...	...	...	...	60	60	
543,614	...	...	...	...	8 1/2	2 1/2	...	4	4	...	4	4	5	88	88	
3,626,191	10	10	10	10	10	10	10	7 1/2	8	8	10	13	14	32 1/2	...	
1,535,281	6	6	6	6	6	6	6	6	6	6	6	6	6	117 1/2	135	+ 17
1,606,197	...	...	...	...	...	...	...	4	2	4	4	6	6	57 1/2	57 1/2	
4,319,787	6	6	6	6	6	6	6	6	6	6	8	10	15	310	310	+
3,068,590	7	7	7	7	7	7	7	7	7	7	7	7	7	69	70	+ 1
4,141,130	...	...	...	...	...	...	...	...	...	...	...	...	6	140	160	+ 20
872,000	5	5	5	5	5	5	5	5	5	5	5	5	5	95	107	+ 12
506,623	6	6	6	6	6	6	5	5	5	5	5	5	5	108	108	
1,062,142	6	...	4	7	5	5 1/2	6	5	4	4	4 1/2	4 1/2	4	100	100	
451,626	...	...	...	...	...	...	...	...	...	...	...	...	...	19 1/2	19 1/2	
9,877,683	6 1/2	7	7	7	7	7	6	6	6	6	8	8	8	194 1/2	195	
1,645,739	9	9	9	9	9	8	8	8	8	7 1/2	7	6 1/2	6 1/2	110	115	+
2,843,065	5	5	5	5	5	5	5	5	5	5	5	6	6	25 1/2	25 1/2	
3,656,370	6	6	6	6	6	6	6	6	6	6	7	8	8	195	195	
814,058	4	4 1/2	5	5	5	5	5	5	5	5	5	5	5	10	12 1/2	+ 2 1/2
2,158,220	6	6	6	6	6	6	6	6	6	6	6	6	6	36 1/2	37	+
7,189,544	7	7	7	7	8	8	8	8	9	10	12	12	12	31	32	+ 1
2,850,836	7	7	7	7	6 1/2	6 1/2	6 1/2	4 1/2	4 1/2	4 1/2	5 1/2	5 1/2	7	115	117	+ 2
744,026	...	...	...	...	...	...	...	...	...	...	...	...	3	9	10	+ 1
1,053,134	7	7	7	7	7	7	7	7	7	7	7	7	7	190	190	
2,826,510	6 1/2	6	5 1/2	5	5	5 1/2	5 1/2	5	4 1/2	6	6	7	7	99	133	+ 34
2,306,800	8	8	8	8	8	8	8	8	8	8	8	8	8	38	38	
3,799,091	...	...	...	...	...	6	6	6	6 1/2	3	7	8	8	85	85	
342,080	...	...	...	...	...	...	...	...	...	5	5	5	5	60	60	+ 2 1/2
1,015,508	...	...	...	...	...	...	...	...	4	5	5	5	5	...	...	...
6,000,000	...	...	...	...	...	...	...	...	...	...	...	...	...	225	210	- 15
5,313,545	...	...	...	...	...	...	...	...	...	...	...	...	...	110	140	+ 30
10,180,728	4	5	6	6	6	6	6	8	10	15	18	16	168	160	160	- 8
989,974	...	...	...	...	...	...	...	...	...	...	...	...	5	61	70	+ 9

STATEMENT showing the Total Capital Stock and Surplus and
at close of 1902, and Increase in such Items in the

NAME OF BANK.	1897.		1898.		1899.	
	Capital Stock.	Surplus and Un. Profits.	Capital Stock.	Surplus and Un. Profits.	Capital Stock.	Surplus and Un. Profits.
American Exchange.....	\$5,000,000	\$4,443,200	\$5,000,000	\$4,577,300	\$5,000,000	\$4,581,200
America.....	1,500,000	2,539,700	1,500,000	2,539,700	1,500,000	2,786,700
Astor.....	250,000	620,300	250,000	620,300	250,000	664,400
Bowery.....	1,000,000	1,010,700	1,000,000	1,060,200	1,000,000	1,581,600
Broadway.....	300,000	185,000	300,000	180,200	300,000	74,600
Butchers & Drovers.....	1,000,000	520,600	1,000,000	495,800	1,000,000	485,700
Central.....	500,000	1,502,600	1,000,000	1,116,000	1,000,000	1,112,500
Century.....	450,000	972,200	450,000	978,500	450,000	982,100
Chase.....	300,000	7,380,900	300,000	7,001,400	300,000	6,516,200
Chatham.....	600,000	480,600	600,000	376,300	600,000	366,200
Citizens.....	1,000,000	3,065,000	1,000,000	4,116,400	1,000,000	4,748,600
City.....	100,000	46,100	100,000	58,800	100,000	165,500
Colonial.....	300,000	214,400	300,000	186,600	300,000	207,300
Columbia.....	5,000,000	3,668,000	5,000,000	3,464,700	5,000,000	3,422,900
Commerce.....	1,000,000	1,153,200	1,000,000	1,309,800	1,000,000	1,738,600
Consolidated Nat.....	250,000	144,400	250,000	147,700	250,000	149,600
Corn Exchange.....	250,000	144,400	250,000	147,700	250,000	149,600
East River.....	250,000	144,400	250,000	147,700	250,000	149,600
Empire State.....	250,000	144,400	250,000	147,700	250,000	149,600
Equitable.....	250,000	144,400	250,000	147,700	250,000	149,600
Fidelity.....	250,000	144,400	250,000	147,700	250,000	149,600
Fifth Avenue.....	100,000	1,119,000	100,000	1,150,000	100,000	1,175,000
Fifth National.....	300,000	314,000	300,000	320,000	300,000	329,200
First National.....	500,000	7,037,000	500,000	7,164,400	500,000	7,707,600
Fourteenth Street.....	100,000	151,100	100,000	59,000	100,000	57,100
Fourth National.....	3,000,000	2,106,300	3,000,000	2,016,100	3,000,000	2,016,100
Gallatin.....	1,000,000	1,669,200	1,000,000	1,702,100	1,000,000	1,715,000
Gansevoort.....	200,000	23,800	200,000	28,100	200,000	10,500
Garfield.....	200,000	751,100	200,000	846,400	200,000	920,500
German-American.....	750,000	206,000	750,000	204,300	750,000	306,600
German Exchange.....	200,000	546,100	200,000	581,900	200,000	551,200
Germania.....	200,000	693,800	200,000	737,500	200,000	757,900
Greenwich.....	200,000	164,600	200,000	170,000	200,000	169,300
Hamilton.....	200,000	80,000	200,000	75,700	200,000	67,500
Hanover.....	1,000,000	2,100,800	1,000,000	2,238,700	1,000,000	2,321,500
Importers & Traders.....	1,500,000	5,665,700	1,500,000	5,661,500	1,500,000	5,648,200
Irvine.....	500,000	355,400	500,000	357,100	500,000	379,800
Jefferson.....	600,000	488,600	600,000	475,000	600,000	481,400
Leather Manufacturers.....	500,000	293,000	500,000	294,000	500,000	297,200
Liberty.....	300,000	621,200	300,000	714,000	300,000	788,700
Lincoln.....	2,050,000	2,152,500	2,050,000	2,153,300	2,050,000	2,666,000
Manhattan.....	900,000	1,000,700	900,000	957,200	900,000	953,100
Market & Fulton.....	2,000,000	2,089,000	2,000,000	1,959,800	2,000,000	2,001,600
Mechanic.....	250,000	228,600	250,000	181,600	250,000	114,400
Mechanics & Traders.....	1,000,000	1,013,600	1,000,000	988,000	1,000,000	1,010,000
Mercantile.....	2,000,000	1,934,200	2,000,000	1,937,700	2,000,000	1,957,600
Merchant.....	600,000	184,300	600,000	176,100	600,000	183,300
Merchant Exchange.....	300,000	808,600	300,000	848,500	300,000	874,100
Metropolitan.....	250,000	74,500	250,000	88,600	250,000	87,500
Mount Morris.....	200,000	92,900	200,000	102,700	200,000	117,800
Mutual.....	500,000	270,400	500,000	266,500	500,000	263,200
Nassau.....	250,000	228,600	250,000	228,600	250,000	228,600
New Amsterdam.....	2,000,000	1,094,100	2,000,000	1,841,700	2,000,000	1,880,600
New York N. B. A.....	100,000	21,000	100,000	24,600	100,000	24,600
Nineteenth Ward.....	42,550,000	62,758,300	43,030,000	62,800,000	43,250,000	65,441,600

Undivided Profits of each of the Banks of New York and Brooklyn
several Institutions during the last Five Years.

	1900.		1901.		1902.		Increase in 5 Years.	
	Capital Stock.	Surplus and Un. Profits.	Capital Stock.	Surplus and Un. Profits.	Capital Stock.	Surplus and Un. Profits.	In Capital Stock.	In Surplus and Un. Profits.
American Exchange.....	\$5,000,000	\$2,048,600	\$5,000,000	\$3,185,900	\$5,000,000	\$3,546,288	.....	\$1,103,088
America.....	1,500,000	3,041,100	1,500,000	3,151,100	1,500,000	3,447,243	.....	864,543
Astor.....	250,000	237,800	250,000	239,300	250,000	239,300	.....	248,088
Bowery.....	1,000,000	708,800	1,000,000	729,200	1,000,000	776,506	.....	156,206
Broadway.....	300,000	1,047,800	300,000	1,013,400	300,000	1,038,764	.....	310,664
Butchers & Drovers.....	1,000,000	80,400	1,000,000	71,100	1,000,000	31,641	.....	94,259
Central.....	500,000	539,600	500,000	602,622	500,000	602,622	.....	100,022
Century.....	450,000	100,000	450,000	63,900	450,000	52,082	.....	100,018
Chase.....	1,000,000	1,094,600	1,000,000	2,442,500	1,000,000	3,383,850	.....	1,881,250
Chatham.....	600,000	1,000,700	600,000	994,600	600,000	1,041,375	.....	604,175
Citizens.....	300,000	6,664,000	300,000	6,997,300	300,000	7,358,173	.....	15,777
City.....	100,000	420,500	100,000	389,800	100,000	632,781	.....	224,181
Colonial.....	10,000,000	5,275,600	10,000,000	6,150,100	10,000,000	15,394,495	.....	11,788,595
Columbia.....	500,000	100,000	500,000	100,000	500,000	189,632	.....	14,932
Congress.....	300,000	217,700	300,000	209,300	300,000	237,359	.....	49,059
Commerce.....	10,000,000	7,029,500	10,000,000	6,940,100	10,000,000	7,959,362	.....	4,291,362
Consolidated Nat.....	250,000	1,490,000	250,000	1,763,800	250,000	3,225,480	.....	1,912,280
Corn Exchange.....	250,000	162,900	250,000	159,500	250,000	148,999	.....	4,599
East River.....	250,000	162,900	250,000	159,500	250,000	148,999	.....	4,599
Empire State.....	250,000	162,900	250,000	159,500	250,000	148,999	.....	4,599
Equitable.....	250,000	162,900	250,000	159,500	250,000	148,999	.....	4,599
Fidelity.....	250,000	162,900	250,000	159,500	250,000	148,999	.....	4,599
Fifth Avenue.....	100,000	1,087,000	100,000	1,379,300	100,000	1,597,186	.....	479,186
Fifth National.....	300,000	329,200	300,000	362,900	300,000	411,183	.....	97,183
First National.....	500,000	9,117,000	500,000	11,006,800	500,000	12,831,609	.....	5,793,709
Fourteenth Street.....	100,000	58,000	100,000	74,900	100,000	90,362	.....	45,282
Fourth National.....	3,000,000	2,531,100	3,000,000	2,531,100	3,000,000	2,794,862	.....	263,762
Gallatin.....	1,000,000	1,890,000	1,000,000	1,932,000	1,000,000	2,119,414	.....	450,214
Gansevoort.....	200,000	16,400	200,000	21,700	200,000	54,421	.....	30,621
Garfield.....	200,000	1,073,500	200,000	1,110,800	200,000	1,309,920	.....	538,320
German-American.....	750,000	306,600	750,000	306,600	750,000	494,149	.....	193,249
German Exchange.....	200,000	551,200	200,000	582,300	200,000	634,741	.....	88,641
Germania.....	200,000	757,900	200,000	802,000	200,000	837,576	.....	134,776
Greenwich.....	200,000	169,300	200,000	176,300	200,000	210,402	.....	46,402
Hamilton.....	200,000	67,500	200,000	100,300	200,000	114,132	.....	33,232
Hanover.....	1,000,000	2,321,500	1,000,000	2,379,800	1,000,000	6,061,671	.....	3,680,871
Importers & Traders.....	1,500,000	5,648,200	1,500,000	6,130,100	1,500,000	6,433,157	.....	777,457
Irvine.....	500,000	379,800	500,000	401,600	500,000	1,031,478	.....	648,078
Jefferson.....	600,000	481,400	600,000	490,000	600,000	591,265	.....	109,865
Leather Manufacturers.....	500,000	297,200	500,000	502,100	500,000	561,265	.....	72,665
Liberty.....	300,000	788,700	300,000	680,200	300,000	1,808,379	.....	1,542,379
Lincoln.....	2,050,000	2,666,000	2,050,000	957,500	2,050,000	1,218,829	.....	597,089
Manhattan.....	900,000	953,100	900,000	957,500	900,000	2,310,241	.....	1,574,741
Market & Fulton.....	2,000,000	2,001,600	2,000,000	2,001,600	2,000,000	2,635,591	.....	545,691
Mechanic.....	250,000	114,400	250,000	114,400	250,000	377,032	.....	138,432
Mechanics & Traders.....	1,000,000	1,010,000	1,000,000	1,333,100	1,000,000	1,517,722	.....	504,122
Mercantile.....	2,000,000	1,957,600	2,000,000	1,957,600	2,000,000	2,089,337	.....	235,137
Merchant.....	600,000	183,300	600,000	235,100	600,000	306,839	.....	122,539
Merchant Exchange.....	300,000	874,100	300,000	1,074,600	300,000	1,286,867	.....	700,000
Metropolitan.....	250,000	87,500	250,000	57,100	250,000	94,802	.....	70,302
Mount Morris.....	200,000	117,800	200,000	134,100	200,000	184,454	.....	91,554
Mutual.....	500,000	263,200	500,000	274,800	500,000	377,321	.....	36,021
Nassau.....	250,000	228,600	250,000	228,600	250,000	228,600	.....	228,600
New Amsterdam.....	2,000,000	1,880,600	2,000,000	2,158,800	2,000,000	2,360,038	.....	444,438
New York N. B. A.....	100,000	24,600	100,000	24,600	100,000	179,866	.....	157,066
Nineteenth Ward.....	42,550,000	62,758,300	43,030,000	62,800,000	43,250,000	65,441,600	.....	42,777,117

STATEMENT continued showing the Total Capital Stock and Surplus at close of 1902, and Increase in such Items in the

NAME OF BANK.	1897.		1898.		1899.	
	Capital Stock.	Surplus and Un. Profits.	Capital Stock.	Surplus and Un. Profits.	Capital Stock.	Surplus and Un. Profits.
Brought forward....	42,550,000	62,738,300	43,050,000	62,860,000	43,250,000	65,444,000
North American.....	700,000	591,800	700,000	559,300	1,000,000	530,800
Northern.....	200,000	200,000	200,000	497,300	200,000	497,300
N. Y. County.....	300,000	56,300	300,000	47,100	300,000	63,700
N. Y. Nat. E. change.....	300,000	401,600	300,000	405,700	300,000	400,400
Oriental.....	422,700	401,900	422,700	484,000	422,700	487,300
Pacific.....	2,000,000	3,218,300	2,000,000	3,201,800	2,000,000	3,202,200
Park.....	200,000	242,500	200,000	253,500	200,000	290,400
Peoples.....	1,000,000	267,300	1,000,000	229,300	1,000,000	229,500
Phenix.....	100,000	105,600	100,000	107,200	100,000	130,700
Plaza.....	1,000,000	320,800	1,000,000	321,400	1,000,000	341,100
Produce Exch. ang.....	100,000	90,800	100,000	94,700	100,000	107,300
Riverside.....	500,000	209,800	500,000	343,600	500,000	523,500
Seaboard.....	300,000	681,600	300,000	711,000	300,000	735,000
Second National.....	300,000	94,400	300,000	109,300	300,000	165,000
Seventh National.....	1,000,000	130,200	1,000,000	153,200	1,000,000	153,000
Shoe & Leather.....	100,000	55,800	100,000	74,100	100,000	134,400
State.....	200,000	144,700	200,000	14,100	200,000	112,400
Twelfth Ward.....	100,000	40,600	100,000	49,100	100,000	54,700
Twenty-Third Ward.....	.....	.....	.....	.....	.....	.....
Thirty-Fourth Street.....	.....	.....	.....	.....	.....	.....
United.....	.....	.....	.....	.....	.....	.....
United States.....	.....	.....	.....	.....	.....	.....
Varick.....	.....	.....	.....	.....	.....	.....
Washington.....	.....	.....	.....	.....	.....	.....
Washington Heights.....	.....	.....	.....	.....	.....	.....
Western.....	2,100,000	501,500	2,100,000	721,700	2,100,000	1,096,800
West Side.....	200,000	334,700	200,000	347,200	200,000	380,200
Yorkville.....	100,000	118,700	100,000	120,100	100,000	150,300
Total.....	53,772,700	71,375,100	54,272,700	71,835,900	54,772,700	75,132,300

Total Combined Capital Stock, Surplus and

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and Undivided Profits of each of the Banks of New York and Brooklyn several Institutions during the last Five Years.

	1900.		1901.		1902.		Increase in 5 Years.	
	Capital Stock.	Surplus and Un. Profits.	Capital Stock.	Surplus and Un. Profits.	Capital Stock.	Surplus and Un. Profits.	In Capital Stock.	In Surplus and Un. Profits.
Brought forward.....	59,600,000	78,100,400	70,500,000	83,442,800	90,800,000	107,098,407	46,400,000	42,777,117
North American.....	1,000,000	659,500	1,000,000	927,800	2,000,000	2,026,076	1,300,000	1,434,276
Northern.....	.....	.....	.....	.....	300,000	210,089	.....	.....
N. Y. County.....	.....	375,800	.....	474,100	200,000	611,175	.....	182,275
N. Y. Nat. E. change.....	300,000	103,000	300,000	118,600	337,511	337,511	.....	301,211
Oriental.....	300,000	406,500	300,000	412,500	300,000	419,000	.....	12,600
Pacific.....	422,700	493,900	422,700	503,500	422,700	554,307	.....	62,407
Park.....	2,000,000	3,202,200	2,000,000	3,277,400	2,000,000	4,024,761	.....	1,406,461
Peoples.....	200,000	290,400	200,000	349,700	200,000	373,707	.....	130,707
Phenix.....	1,000,000	274,000	1,000,000	248,100	1,000,000	317,931	.....	50,631
Plaza.....	100,000	162,600	100,000	213,800	100,000	231,904	.....	126,304
Produce Exch. ang.....	1,000,000	374,900	1,000,000	402,800	1,000,000	453,293	.....	132,493
Riverside.....	500,000	125,100	500,000	126,600	500,000	197,861	.....	176,661
Seaboard.....	300,000	784,700	300,000	884,600	500,000	1,214,315	.....	914,515
Second National.....	300,000	293,600	300,000	942,600	300,000	1,222,209	.....	540,609
Seventh National.....	1,000,000	211,200	1,000,000	210,000	1,000,000	2,479,172	.....	74,972
Shoe & Leather.....	100,000	109,400	100,000	273,500	100,000	418,253	.....	362,453
State.....	200,000	52,500	200,000	32,200	200,000	88,183	.....	56,517
Twelfth Ward.....	100,000	67,100	100,000	74,900	100,000	87,400	.....	46,800
Twenty-Third Ward.....	.....	.....	.....	.....	200,000	200,000	.....	.....
Thirty-Fourth Street.....	.....	.....	.....	.....	1,000,000	230,132	.....	.....
United.....	.....	.....	.....	.....	500,000	489,834	.....	.....
United States.....	.....	.....	.....	.....	100,000	66,321	.....	12,721
Varick.....	.....	.....	.....	.....	100,000	50,681	.....	24,581
Washington.....	.....	.....	.....	.....	100,000	108,469	.....	.....
Washington Heights.....	.....	.....	.....	.....	2,100,000	3,436,027	.....	2,834,527
Western.....	2,100,000	1,096,800	2,100,000	2,143,100	2,100,000	490,467	.....	155,767
West Side.....	200,000	380,200	200,000	440,100	200,000	490,467	.....	155,767
Yorkville.....	100,000	150,300	100,000	200,100	100,000	269,441	.....	159,741
Total.....	71,122,700	89,393,709	81,922,700	96,256,300	105,001,872	126,312,701	50,079,172	51,877,177

Undivided Profits, 1902, \$234,134,663

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BROOKLYN.					
Bedford.....	150,000	111,200	150,000	115,300	150,000
Broadway.....	100,000	100,100	100,000	100,900	100,000
Brooklyn.....	300,000	159,400	300,000	176,200	300,000
Borough.....	.....	.....	.....	.....	.....
City.....	300,000	560,100	300,000	554,900	300,000
C. I. & Bath Beach.....	100,000	29,000	.....	.....	.....
Eighth Ward.....	100,000	51,500	100,000	53,300	100,000
Fifth Avenue.....	300,000	949,800	.....	.....	.....
First National.....	325,000	395,500	325,000	411,300	325,000
Manufacturers.....	500,000	480,600	500,000	507,800	500,000
Mechanics.....	.....	.....	.....	.....	.....
Merchants.....	.....	.....	.....	.....	.....
Nassau.....	300,000	563,200	300,000	571,900	300,000
North Side.....	100,000	116,500	100,000	109,800	100,000
Peoples.....	100,000	100,000	100,000	105,400	100,000
Seventeenth Ward.....	100,000	67,800	100,000	63,800	100,000
Sprague.....	200,000	210,100	200,000	213,300	200,000
Twenty-Sixth Ward.....	100,000	34,000	100,000	54,100	100,000
Union.....	100,000	51,600	100,000	45,000	100,000
Wallabout.....	100,000	29,300	100,000	23,200	100,000
Total.....	3,002,000	3,974,200	2,992,000	3,027,900	2,992,000

Total Combined Capital Stock, Surplus and

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Undivided Profits, 1902, \$7,908,648

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American Reserve Fund.

ORGANIZATION, POWERS, RESERVE FUND, SOURCES OF INCOME, ETC.

The AMERICAN RESERVE FUND is organized under the New Jersey Statute, and has all the powers of a trust company—save that it cannot receive money on deposit or loan and use it as a banking corporation—and in addition nearly all the powers of the natural person. Some of these powers as specifically vested under the Charter of the FUND may be stated briefly as follows:

1. To exercise with reference to property all the rights, powers, and privileges, which natural persons may exercise as Receivers, Holders, Pledges, Trustees, or Owners, in the same manner and to the same extent, and to transact business as Principal, Agent, Trustee, or otherwise, in any part of the world.
2. To Issue, Buy, Hold, Guarantee, and Sell Securities.
3. To Buy, Hold, Improve, and Sell Real Estate.
4. To Underwrite Issues of Securities.
5. To act as Registrar, and as Transfer and Fiscal Agent.
6. To accept and execute Trusts from Individuals, Firms and Corporations.
7. To take Charge of and Manage Real and Personal Estates.
8. To Examine, Audit, and Report, the Financial and Physical Conditions of the Property of Individuals, Firms, and Corporations.
9. To aid in the Organization and Consolidation of Banks and Trust Companies.
10. To Receive, Collect, and Dispose of Interest, Dividends, and Income, from all Securities, Contracts, Evidences of Indebtedness, or other Property, Received, Held, or Owned by the Fund.

The Capital Stock of the FUND is \$1,000,000 par value, and is being sold from time to time at \$300 per Share, and no Share has been sold for less. Of the proceeds, \$100 per Share is and must be held as a RESERVE FUND, and invested as follows:

1. In Government, State, County, and City Bonds.
2. In Bonds, or notes, the payment of which is secured by mortgage on improved and income-producing Real Estate at not in excess of 65 per cent. of its appraised value.
3. In Bonds and stocks of Railroads and other Corporations which have been income-producing, and have not defaulted in interest or dividend for 5 years prior to purchase.

The remainder of the proceeds, or \$200 per Share, is employed as Surplus Capital in the regular business of the FUND.

All Shareholders of the FUND are wholly exempted from personal liability by the Statute, which exemption is set forth in all Certificates issued for Shares.

The FUND, so far as known to the Founders, is the first corporation in the United States to adopt in its Charter the Gold Standard.

The Charter of the FUND provides that the principal, and interest of all obligations of the FUND to pay money, and all dividends paid on its Shares, and all sums paid in the distribution of its Capital, shall be paid in Gold.

Some of the sources from which the earnings of the FUND will be derived are as follows:

1. Underwriting issues of Securities, including the organization of Corporations, the placing of properties in sound financial condition, and the transacting of any well approved financial business.
2. Guaranteeing the payment of dividends, interest, and principal of Securities.
3. Investment in stocks of Banks and Trust Companies.
4. Investment of funds in Real Estate Securities.
5. Acting as Trustee, Receiver, Registrar, and Transfer and Fiscal Agent.
6. Examining, auditing, and reporting, the financial and physical conditions of the properties of Individuals, Firms, and Corporations.
7. Buying, selling, and holding Government, State, County, and Municipal Bonds, Stocks of Banks and Trust Companies, and the Bonds and Stocks of Railroads and other well established corporations.

The FUND is now prepared to consider business on the lines indicated.

The FUND affords an exceptional opportunity to conservative investors to place funds where they will be safely held and profitably employed.

Pursuant to special provision in the Charter of the FUND, Shares in its Capital Stock may be divided into ten equal parts, and each part designated a Sub-Share. Holders of these Sub-Shares, in the proportion held, have precisely the same rights, powers, and benefits, as holders of full Shares.

Further details of the organization and of the conditions of issue of securities by the FUND sent on application.

Bank and Trust Company Stocks—
Whether you wish to Buy or Sell
write to

American Reserve Fund,
31 Nassau Street,
New York.

MSH 24609

**END OF
TITLE**